

CASH PASSPORT™

Prepaid MasterCard®

Currency Card

User Guide.



always thinking

Find out how to:

- Use your card overseas
- manage your budget
- Reload your Card
- And much more...

CASH PASSPORT™

Prepaid MasterCard® Currency Card

Here are some easy to follow instructions on using your new Cash Passport which should be kept safe with your full Terms and Conditions of Use

Before you go – this bit's important!

Please sign the back of your Card as soon as you get it, then memorise your PIN. If you want to change your PIN to something more memorable, simply go to a participating ATM in the UK, displaying the MasterCard® Acceptance Mark, select 'PIN services' and follow the instructions on the screen. For hints and tips on using your Card at your holiday destination, please see the 'Before you go' section on www.cashpassport.com Finally, remember to register your new Card within the 'My Account' section at www.cashpassport.com and ensure your contact details are up to date.

How to use your Cash Passport.

Just like a debit card, you can use your Cash Passport at ATMs worldwide displaying the MasterCard Acceptance Mark. Simply enter your PIN and how much you want to take out. After that, all you have to worry about is what to spend the money on. You can also use your Cash Passport at merchants worldwide (including restaurants, shops and online) displaying the MasterCard Acceptance Mark. Just enter your PIN or sign the receipt as usual.

Additional Cards.

For peace of mind on your holiday, you may request an Additional Card and use it as a back up. Please see the Terms and Conditions or visit www.cashpassport.com for more information.

Checking your balance.

Simply go to 'My Account' at www.cashpassport.com register your Card and you'll be able to see your Cash Passport

balance and any recent transactions. Alternatively, you can phone Card Services (number found overleaf) to use the automated balance service. Some ATMs may also provide balances, however, if the local currency of the ATM is not the same as the currency on your Cash Passport, the exchange rate used by the ATM to calculate the balance on the Card may be different to that applied to your Card and a variation may occur. That's why it is recommended that you use the online or telephone balance enquiry services.

Disputed Transactions.

It is recommended that you check your transaction history and Card balance at least once a month. If you have any queries about your Cash Passport balance or you notice a Card transaction that you do not recognise, please notify the 24 hour Card Services team immediately, or where this is not possible, without undue delay and in any event no later than 13 months after the debit date. They will be happy to check and confirm the transaction details for you. If there is a transaction which is not correct, Card Services can start the dispute process on your behalf (see Terms and Conditions for further information). Please help them to assist you, by providing as much information as you can.

Want to put more money onto your Card?

- In branch - Just take your Cash Passport and your Clydesdale Bank debit card to any Clydesdale Bank branch
- By phone using your debit or credit card - call Card Services on 0800 015 0401 (from the UK only^{††}) or +1 954 838 8294 (from other countries^{†††})
- Via internet/telephone banking - you will need to know the account details to transfer your funds to. The current account name, sort code and account number needed can be found within the 'Reloading' section of www.cashpassport.com

^{††} There may be a charge for calls to this number, if phoning from a hotel or mobile phone.

^{†††} Please remember to add the international prefix of the country you are in at the beginning of this number (in most cases this is 00, for example 001 954 838 8294). Calls to this number are not free of charge.

To find out more about all the different ways you can reload your Card, please go to www.cashpassport.com

**SIMPLY PREPAY
AND GO!**

The secure and
convenient
way to spend
abroad.

How about buying things online?

As long as the online merchant accepts MasterCard, you can use your Cash Passport to shop online (within the limits and restrictions of your Card), although you may be asked to provide the security code that's printed on the signature strip on the back of your Card.

What if there isn't enough money on your Card to make a payment?

Sometimes you might see something that costs more than you've got available on your Card. That's OK; if the merchant supports partial payments, you may be able to pay the difference with another form of payment. Just make sure you tell the cashier before paying and confirm the amount you want to be deducted from your Cash Passport. The cashier should process your Cash Passport payment first, and then accept the remainder of the balance however you wish to pay it.

Pre-authorisation and Tolerance.

It is not recommended to use your Cash Passport as a guarantee of payment (usually for things like hotels, cruises and car hire). These companies may estimate your bill, and if you use your Card as a guarantee for the estimated amount, these funds will be temporarily unavailable to access or spend. You can, however, use your Cash Passport to settle your final bill. Similarly, you may find that some bars and restaurants calculate an estimated final bill (i.e. including possible gratuities / tips) by temporarily adding a 'tolerance' to the authorisation on your Card. Where your Card balance is close to zero this can lead to such transactions being declined due to insufficient funds. Please see www.cashpassport.com/1/uk/FAQs for further information about 'tolerance'.

What if your Card is declined?

Normally the only time this will happen is if you don't have enough funds on your Cash Passport to cover the cost of the purchase. You may be able to use the balance on your Cash Passport for part payment and complete the purchase with another payment method. In some countries, there may be daily or weekly withdrawal limits set by ATM operators, which may be lower than the limit on your Card. For more information, visit www.cashpassport.com

Dynamic Currency Conversion Payments.

Dynamic Currency Conversion (DCC) is an optional service that is sometimes offered by retailers and ATM

operators abroad, giving cardholders the choice of paying in either the currency of the country they are visiting or their own domestic currency i.e. Sterling. If you use your Card in a country where the local currency is the same as the currency on your Cash Passport (e.g. using a US Dollar Cash Passport in the USA) and you opt to pay in Sterling, this may result in a foreign exchange transaction at additional cost to you. If you wish to avoid this risk, we recommend that you opt out of the DCC service and choose to pay in the local currency.

Contact details.

If you have any queries, or want to pass on any comments about using your Card, please get in touch at cardservices_prepaid@mastercard.com

Please note, queries regarding specific Cash Passport details cannot be dealt with via email.

Useful telephone numbers for 24/7 assistance, Card Services, lost or stolen Cards.

If your Cash Passport is lost or stolen, please contact Card Services immediately, so that they can cancel it and offer assistance, including emergency cash replacement up to the available balance on your Card (subject to availability[†]).

Country	Freephone Number ^{††}
Australia	1 800 889 040
France	0800 905 190
New Zealand	0800 450 128
South Africa	0800 990 517
Spain	900 998 907
UK	0800 015 0401
USA/Canada	1 888 713 3424

The complete list of freephone numbers from over 30 countries is available on www.cashpassport.com

Alternatively, if the country you are in is not listed, you can use the number below ('Other Countries') to contact Card Services.

Other Countries^{†††} +1 954 838 8294

[†] The emergency cash service may not be available in every country – depending on the availability of the money transfer network.

^{††} There may be a charge for calls to these numbers, if phoning from a hotel or mobile phone.

^{†††} Please remember to add the international prefix of the country you are in at the beginning of this number (in most cases this is 00, for example 001 954 838 8294). Calls to this number are not free of charge.

Please note that the Cash Passport fees and limits are subject to variation, in accordance with the Terms and Conditions.

Fees	US\$ Card	EU€ Card	GB£ Card
Card fee	Free		
Load/reload fee	Free	Free	2% (The minimum charge is £3.00 for GB£ loads and reloads.)
ATM fee per withdrawal**	\$4.50	€3.75	£2.50
Purchase from merchant (e.g. shops and restaurants)**	Free		
Monthly inactivity fee debited from your Card if it has not been used for 12 months ⁺	\$3.50	€3.00	£2.00
Additional Card fee	Free		
Negative balance fee	\$15	€15	£10
Cashout fee through Card Services*	\$9.50	€7.00	£6.00
Limits			
Maximum amount you can withdraw from ATMs in 24 hours**	\$800	€700	£500
Maximum amount that you can spend at merchants (e.g. shops and restaurants) in 24 hours**	\$5,000	€4,000	£3,000
Minimum amount you can load on your Card	\$200	€150	£100
Maximum load and maximum balance allowed on your Card at any one time	\$9,000	€7,500	£5,000
Maximum load over 12 months***	\$30,000	€25,500	£18,000
Additional Card linked to the same funds	1		

* Please refer to the Terms and Conditions for details of when this fee is chargeable.

** Please note, in addition to the ATM fee, some ATM operators or merchants may charge a withdrawal fee or set their own limits. Please confirm whether any fees or limits apply, before making a purchase.

*** The total amount you may load onto all prepaid cards issued to you by us during any twelve (12) month period.

⁺ If following the debit of any monthly inactivity fee, the Card balance is less than the fee, we will waive the difference.

Merchant transactions and ATM withdrawals in a currency other than the currency of the Card will be exchanged to the currency on the Card at an exchange rate determined by MasterCard on the day the transaction is processed, increased by 5.75%.

Cash Passport is issued by Clydesdale Bank PLC, pursuant to license by MasterCard International Inc. MasterCard is a registered trademark of MasterCard International Incorporated.

For more information, visit www.cashpassport.com and register your Card on 'My Account' to check your balance and view your transactions. For a PIN reminder, call Card Services on one of the numbers provided.

For more information about your Cash Passport, please visit www.cashpassport.com

Important information you need to know.

Cash Passport™ Prepaid MasterCard® Currency Card Terms and Conditions.

Please read these Terms and Conditions and the User Guide carefully before you use your Card. Your attention is specifically drawn to condition 8, which explains the conditions for redemption, including the circumstances under which a redemption fee will be payable. This is a copy of your Agreement for you to keep. A further copy is available on request (see condition 17). If there is anything you do not understand or agree with, please contact Card Services.

1. Definitions and Interpretations.

1.1 The following capitalised words and phrases will have the following meanings:

“**Account**” means the electronic account associated with your Card.

“**Additional Card**” means an additional Card that can be used as a back-up by you in the same way as the Card.

“**Agreement**” means the agreement between you and us, relating to the maintenance of the Account and the use of your Card. It comprises these Conditions (which may be altered from time to time).

“**Available Balance**” means the value of funds loaded onto your Card and available for use.

“**Business Days**” means the days of Monday to Friday, 9am to 5pm, but does not include bank or public holidays in England.

“**Card**” means the Cash Passport Prepaid Currency Card issued to you under this Agreement.

“**Card Number**” means the 16 digit number on the front of your Card.

“**Cardholder**” means you, the person entering into this Agreement with us.

“**Card Services**” means any services, including call centre services, provided by our third party service provider, Access Prepaid Worldwide Ltd, in connection with your Card.

“**EEA**” means the European Economic Area which currently includes all countries in the European Union together with Iceland, Norway and Liechtenstein.

“**e-money**” means the electronic money associated with your Card.

“**Full Deductible Amount**” means the full transaction amount, including the Transaction itself along with any associated fees, charges and taxes.

“**MasterCard**” means MasterCard International Inc.

“**Merchant**” means a retailer, or any other person, firm or corporation that accepts cards which display the MasterCard Acceptance Mark.

“**PIN**” means your four digit personal identification number for use with the Card.

“**Transaction**” means a retail sale or a cash machine withdrawal completed by you using your Card.

“**we**”, “**us**” or “**our**” means the issuer of the Card, Clydesdale Bank PLC, a company registered in Scotland with number SC001111 whose registered office is 30 St Vincent Place, Glasgow, G1 2HL. Clydesdale Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number 121873).

“**Website**” means the website located at www.cashpassport.com or such other URL as designated from time to time that allows you access to your personal Card information including Account balance and Transaction history. The Website provides up-to-date information about your Account, via ‘My Account’, and you will need an internet connection in order to access it. “**you**”, “**your**” means the Cardholder.

1.2 Any reference to “Card” also includes any Additional Card, where appropriate.

2. Your Card.

2.1 Your Card is an e-money prepaid card, which can be loaded in the currency of your Card.

2.2 If you experience any difficulties in using the Card, you should contact Card Services.

2.3 The e-money associated with this Card is provided to you by us and will be denominated in either US Dollars, Euros or Sterling. The Card remains the property of Clydesdale Bank PLC.

2.4 You may request an Additional Card at any time. If you request an Additional Card, only you can use it.

2.5 Subject to condition 13.7, your Card can be used worldwide wherever you see the MasterCard Acceptance Mark at ATMs or Merchants.

2.6 There is no interest payable to you on the Available Balance.

3. Buying, Receiving and Activating your Card.

3.1 You may only apply for a Card if you are resident in the United Kingdom, over the age of 18 years and an existing customer of Clydesdale Bank PLC. Third parties are not permitted to purchase a Card on your behalf.

3.2 Cards can be purchased and activated by visiting any Clydesdale Bank branch and your Card will be handed to you at the time of purchase. All initial loads must be done at a Clydesdale Bank branch. You must load your Card in Pounds Sterling, which will be converted to the currency of your Card.

3.3 You agree that we, or Card Services may communicate with you by email or telephone for issuing any notices or information about your Account or Card. It is therefore important that you register with the Website and provide a valid email address and telephone number and keep your personal details up to date.

3.4 Your Transaction history and statements are available to you on the Website free of charge but you will need to register with the Website, via ‘My Account’, in order to be able to obtain this information. You can print off your statements from the Website. You can also obtain your balance by calling Card Services.

3.5 We will issue your Card to you on the basis of the information that you have provided. You agree to provide accurate personal information and to tell us of any changes as soon as possible so that our records remain correct. You should update any changes to your personal information by visiting the Website or calling Card Services. In particular, you should always keep us informed of changes to your email address or telephone number.

4. Keeping your Card and PIN safe.

4.1 You must sign the back of the Card as soon as you receive it.

4.2 You must do all that you reasonably can to keep the Card, your PIN and other security details secret and safe at all times and not disclose them to any third party.

4.3 You must never allow anyone else to use your Card, PIN or other security information.

4.4 You should never reveal your PIN to anybody and we will never ask you to reveal your PIN.

4.5 You will be able to change your PIN at any participating UK bank cash machine that has a PIN change facility. When you select or change your PIN you should not select a PIN that can be easily guessed, such as, for example, a number that:

- is easily associated with you, such as your telephone number or birth date,
- is part of data imprinted on the Card,
- consists of the same digits or a sequence of running digits, or
- is identical to a previously selected PIN.

- 4.6 The PIN may be disabled if an incorrect PIN is entered 3 times. If the PIN is disabled, please contact Card Services for assistance. If the PIN is disabled at a point of sale terminal abroad, you may need to reactivate your PIN in the UK. There may be a 24 hour delay in reactivating your PIN.
- 4.7 You must call Card Services immediately and without undue delay if your Card is lost or stolen, you believe it could be misused, or you suspect that someone else may know your PIN or any other security details. We will then suspend the Card to prevent further use. If a lost Card is subsequently found, it must not be used.
- 5. Using your Card.**
- 5.1 Your Card can be used at any Merchant that displays the MasterCard Acceptance Mark. Your Card can also be used to make cash withdrawals at cash machines bearing the MasterCard Acceptance Mark (fees & limits apply, see condition 10). Please note that extra cash machine fees, in addition to those referred to in condition 10, may be charged by certain cash machine providers.
- 5.2 Your Card is intended for use in countries where the national currency is the same as the Card currency and these Terms and Conditions are entered into on this basis.
- 5.3 You will need to use your PIN for cash machine withdrawals and to authorise any retail sales Transactions in the UK and in some countries abroad. If the Merchant does not accept chip and PIN authorisation, the Merchant may allow you to authorise the Transaction by signing the receipt. You can authorise Transactions over the internet or by phone using your Card details and security code. Please be aware that you may not stop a Transaction once it has been authorised. All Transactions will be received by us at the time we receive the instruction from the Merchant acquirer or ATM operator.
- 5.4 Your Card's Available Balance will be reduced by the full amount of each Transaction plus any applicable taxes and charges, including any cash machine withdrawal fees, if any. This is your 'Full Deductible Amount', which must be less than or equal to the Available Balance on your Card. You must not use your Card after the expiry date (see condition 7.1) or if the Full Deductible Amount exceeds the Available Balance. If, for any reason, a Transaction is processed for an amount greater than the Available Balance on your Card, you must repay us the amount by which the Full Deductible Amount exceeds your Available Balance within thirty (30) days of receiving an invoice from us and we reserve the right to charge you the negative balance fee as set out in the fees and limits table. Should you not repay this amount within thirty (30) days of receiving an invoice from us, we reserve the right to take all steps necessary, including legal action, to recover any monies outstanding.
- 5.5 When using the Card at certain Merchants including bars and restaurants, an additional amount (typically 10%-20%) is automatically added as an anticipated service charge or tip temporarily reducing the balance on the Card. When the Card is used to purchase fuel at a self-service petrol pump, the Card must have a minimum balance of typically between GB£10-£50 or currency equivalent. This is to ensure there are sufficient funds available to cover the final cost of the Transaction and to reduce the risk of a negative balance arising on the Card. If your actual service charge or tip is less than the additional amount added or you spend less than the minimum amount when purchasing fuel, it may take up to seven (7) days from the date of the transaction before the difference is available to spend. Only the actual amount of the final bill agreed between you and the Merchant will be deducted from the Card. For further information please refer to the FAQs at www.cashpassport.com/1/uk/FAQs
- 5.6 It is not recommended that you use your Card at self service petrol pumps but you can use your Card to pay, by taking it to the cashier.
- 5.7 We do not recommend using your Card as:
- a guarantee of payment, for example as a deposit for hotels, cruise liners or car rental, as Merchants such as these may estimate the final bill and this amount will be temporarily unavailable.
 - an arrangement for periodic billing as any debits to your Card as a result of such arrangements will be considered to have been authorised by you.
- 5.8 You should check the details of your Transactions regularly. If your Transaction history includes any item which seems to be wrong, please notify Card Services as soon as possible. Unless you tell us there is an unauthorised Transaction as soon as you become aware of it (and in any event no later than thirteen (13) months from the date the Transaction was debited to your Card), you will not be able to claim a refund under condition 11.1.
- 5.9 If you authorise a Transaction and we consider that all of the conditions set out below apply, we will refund the full amount of the payment, or provide you with our reasons for refusal, or request that you provide additional information as is reasonably necessary to verify that such conditions apply, within ten (10) Business Days of receiving your request or if so requested within ten (10) Business Days of receiving any such additional information required:
- if you did not know the exact amount of the payment when you gave your authority; and
 - the amount charged exceeds the amount you reasonably expected to pay, taking into consideration your previous spending pattern, these Terms and Conditions and the circumstances of the Transaction (excluding exchange rate fluctuations); and
 - if you request a refund within eight (8) weeks from the date the funds were debited. No refund will be made if you have given us your consent for the payment to be made and, where applicable, details of the payment are made available.
- 5.10 Transactions made in a currency other than the currency of the Card will be converted to the currency of the Card at an exchange rate determined by MasterCard increased by 5.75%, when the Transaction is deducted from your Available Balance. MasterCard exchange rates can fluctuate and so may change between the time the Transaction is made and when it is deducted from your Available Balance. You can visit www.cashpassport.com to find out the MasterCard exchange rates.
- 5.11 You will be charged a fee (as set out in the fees and limits table) if you do not use your Card for a continuous period of twelve (12) months at any time from activation of the Card to the Expiry Date – such a fee shall cease upon your Card being used for a Transaction.
- 6. Reloading your Card.**
- 6.1 You may reload funds onto your Card at any time before the expiry date, so long as the reload is within the limits applicable to the Card (see fees and limits table).
- 6.2. You can reload your Card:
- by visiting any branch of Clydesdale Bank;
 - by calling Card Services; or
 - transferring funds online or via telephone banking from your current or savings account.
- 6.3 You can only reload your Card in Pounds Sterling, which shall be converted into the currency of the Card. The exchange rate applicable to such conversion shall be advised to you prior to you reloading your Card.
- 6.4 We reserve the right to suspend or terminate the right to reload your Card where we reasonably consider it necessary to protect the security of your Card or because we suspect the Card is being used for illegal purposes. We will tell you in advance where we are able to; otherwise we will let you know immediately afterwards, unless we are prohibited to do so by law.

7. Card Expiry.

- 7.1 The expiry date of your Card is printed on the front of the Card ("Expiry Date"). You will not be able to use your Card if it has expired.
- 7.2 Before the expiry of your Card, please contact Card Services to request a replacement and any outstanding Available Balance will be transferred to your replacement Card.
- 7.3 If your Card is not renewed, we will close your Account on the Expiry Date. You may redeem any Available Balance on your Account in accordance with condition 8.

8. Redeeming e-money.

- 8.1 If you would like to redeem any unused funds, in full or in part, you may do so as long as:
 - 8.1.1 we have not terminated the Agreement;
 - 8.1.2 we believe you have not acted fraudulently; and
 - 8.1.3 we are not prohibited from doing so by any applicable law, regulation, court order or instruction or guidance of a competent regulatory authority or agency.

Where we have terminated the Agreement, condition 13.10 will apply to the redemption of any unused funds.

- 8.2 Please note that our procedures may require us to carry out various checks reasonably required to prevent fraudulent use of your Card before we can process your redemption request. Redeemed funds will only be payable to you as the Cardholder and cannot be paid to a third party.
 - 8.3 You may redeem the balance of any unspent funds on your Card by calling Card Services. Payment will only be made to a UK bank or building society account in your name after any pending Transactions have been charged to your account. You agree that the Transaction will be made by us up to 5 days after the date of your request. You may cancel your request at any time until it is processed by us. Redeeming the balance of unspent funds will usually be in Sterling at an exchange rate determined by Card Services. You may also redeem the balance of any unspent funds in the foreign currency of the Card through Card Services. When redeeming a balance in the foreign currency of the Card, your bank or building society may apply their own exchange rate fee to convert the funds into Sterling, unless you have an account in the currency of the Card.
 - 8.4 You may also redeem the balance of unspent funds on your Card and close your Account by visiting the Clydesdale Bank branch where you opened the Account, provided you do so on the day you opened your Account. The exchange rate applied for the redemption will be the same exchange rate applied at the time you opened the Account. You will not be entitled to redeem the balance of any funds you have already spent on Transactions authorised or pending, or any fees for use of the Card before the Account is closed.
 - 8.5 A redemption fee (Cashout Fee) will be charged for redeeming unspent funds on the Card if:
 - 8.5.1 you redeem the unspent funds on your Account before the Expiry Date and choose to end this Agreement before that date; or
 - 8.5.2 you redeem the unspent funds on the Card after a period of twelve (12) months from the date the Agreement has ended in accordance with its terms.
 - 8.6 You will lose your right to redeem your e-money on your Card if you make your request for redemption more than 6 years after the date this Agreement terminates.
- ## 9. Lost, Stolen or Damaged Cards.
- 9.1 In the event of loss, theft, fraud or any other risk of unauthorised use of your Card you must contact Card Services immediately. You will be asked to provide your Card Number and some identifying details so that your Card can be blocked. You may be asked to confirm the loss in writing.
 - 9.2 If your Card is damaged or malfunctions, you must contact Card Services.

- 9.3 If your Card is lost or stolen, you may request a replacement Card by contacting Card Services.
- 9.4 If you subsequently find or retrieve a Card that you have reported lost or stolen, you must notify Card Services immediately.

10. Fees and Limits.

- 10.1 From time to time we may limit the amount you can load on your Card, or the amount you can withdraw from ATMs or spend at Merchants over certain time periods. Some Merchants and ATM operators also impose their own limits on the amount that can be spent or withdrawn over a specific time period.
- 10.2 Fees will be charged in the same currency as the currency of your Card. For details on the fees that apply to your Card, please refer to the fees and limits table in the User Guide, or on www.cashpassport.com

11. Disputes, Refunds and Liability for Unauthorised Transactions.

- 11.1 We recommend that you check your Transaction history and balance at least once a month. If you notice a Transaction that you do not recognise, you must notify Card Services without undue delay, and in any event no later than thirteen (13) months after the date of the Transaction. We may request that you provide additional written information concerning any such Transaction on the dispute form, which can be found on www.cashpassport.com. We will refund any unauthorised Transaction immediately, unless we have good reason to believe (based on the evidence available to us at the time you report the unauthorised Transaction) that you have been grossly negligent in failing to comply with condition 4 or that you have acted fraudulently.
- 11.2 If we make a refund in accordance with condition 11.1, and we then subsequently discover that you were not entitled to a refund, we will debit the amount of the refund from your Account.
- 11.3 Further to condition 11.1, if we do not make an immediate refund and you still wish to dispute the Transaction as unauthorised, we reserve the right to request additional written information in the form of a statement signed by you providing evidence to support your claim that the disputed Transaction was unauthorised.
- 11.4 If your Card is lost or stolen or you have failed to keep the security features of the Card safe in accordance with this Agreement, your maximum liability will be limited to £50, €60 or US \$70 unless you acted fraudulently or have with intent or gross negligence failed to comply with this Agreement, in which case you may be liable for the entire loss.

12. Variation.

- 12.1 We may change the Terms and Conditions of this Agreement, including fees and limits, by providing you with at least two (2) months' notice by email (provided you have registered on the Website and maintained your email address details. If your email address is not registered we will write to you) and will ensure the most recent version is always available on the Website. If you do not want to continue this Agreement because of a change we are making, you have the right to terminate this Agreement immediately and without charge, by giving us written notice before the change comes into effect. However, in the event you do not cancel during this period then you will be deemed to have accepted the change and the change will apply to you.
- 12.2 We reserve the right, from time to time and without prior notice, to add to the currencies in which the e-money associated with this Card are denominated. You can obtain up to date information on the full list of available currencies on the Website or by contacting Card Services.
- 12.3 Changes to the MasterCard rate of the day described in condition 5.10 may be applied without prior notice.
- 12.4 If any part of this Agreement is inconsistent with any regulatory requirements, then we will not rely on that part but treat it as if it did actually reflect the relevant regulatory requirement. If we need to make operational changes before we can fully comply with the new regulatory requirement, we will

make those changes as soon as reasonably practical. We will update our Terms and Conditions to reflect the new regulatory requirements when they are next reprinted.

12.5 Any notices you wish to give under this Agreement must be in writing to the address provided in condition 17.

13. Termination or Suspension.

13.1 This Agreement shall terminate upon: (i) the later of the expiry of your Card or Additional Card; or (ii) an event occurring under conditions 13.2, 13.3 or 13.4.

13.2 We may end this Agreement by giving you at least two (2) months' written notice by letter or email to the address you have provided.

13.3 We may also end this Agreement without giving notice if (i) you break any important term or breach this Agreement or repeatedly break any term and fail to remedy it; (ii) you die; (iii) you become bankrupt or insolvent; (iv) we have reason to believe that you have used, or intend to use, the Card for fraudulent or other unlawful purposes (v) required to do so under applicable law.

13.4 You may end this Agreement at any time by writing to or emailing Card Services and returning your Card and Additional Card, cut in half, to Card Services. Any Available Balance will be refunded in accordance with condition 8.

13.5 If you change your mind on the day you opened the Account, you may also end this Agreement by returning to the Clydesdale Bank branch where you opened the Account on the same day. The funds loaded on your Card will be refunded to you in accordance with condition 8.4.

13.6 Ending this Agreement will not affect your liability to us, which continues.

13.7 We may suspend your right to use your Card or refuse a Transaction where we are required to do so by law or to comply with any regulatory requirement.

13.8 We may suspend the right to use your Card where we reasonably consider it necessary to protect the security of your Card or because we suspect the Card is being used for illegal purposes. We will tell you in advance where we are able to, otherwise we will let you know immediately afterwards, unless we are prohibited to do so by law.

13.9 The provisions of conditions 8 and 13 shall survive termination.

13.10 Where we exercise any right to terminate this Agreement, we will redeem any unused funds to your UK bank or Building Society Account within five (5) Business Days of termination where details of that account are held by us on the date this Agreement terminates. If no details are held on this date, you can redeem your funds to (i) your UK bank or Building Society Account or (ii) by cheque by contacting Card Services. You acknowledge that all redemptions will be made to you in Sterling regardless of the currency in which your funds were held prior to the date the Agreement terminates. Where unused funds are held in USD or EUR on the date of termination, we will exchange these to GBP at the applicable Bank of England Closing Rate of the day before the date of termination plus a margin of 2%.

14. Your Information.

14.1 You may provide us with personal data from time to time in connection with your Card. Some personal data will be necessary for us to provide you with the Card and services under this Agreement. You must notify us immediately of any change of name and address by contacting Card Services.

14.2 We, and our affiliates, are committed to maintaining your personal data in accordance with the requirements of the Data Protection Act and will take all reasonable steps to ensure that your personal data is kept secure against unauthorised access, loss, disclosure or destruction. Except as required by law, or in accordance with this Agreement, your personal information will not be passed to anyone without your permission. To comply with Anti-Money Laundering Regulations, we are required to request evidence of identity from you and may use an ID verification agency or credit reference agency (whose names and addresses will be provided to you on request) both prior to and following issue of your Card for this purpose and who will add details to your record of our request for a search.

14.3 You agree that we can use your personal data in connection with the Card, and the e-money associated with the Card, to contact you about replacement Cards, and to enable us to review, develop and improve our products and services. This may involve providing your personal data to our partners, affiliates, agents, distributors, and suppliers including MasterCard and its affiliates, to process Transactions and for their statistical research and analytical purposes. We may also transfer your personal data to third parties outside of the EEA to enable you to use the Card or otherwise to enable us to provide you with the Card and the services under this Agreement and such countries may not offer the same protections for personal data. We may also disclose your personal data as required by law, regulation or any competent authority or agency including to authorities and agencies to investigate possible fraudulent, unlawful or unauthorised activity.

14.4 You may contact us at any time in writing, to request us to stop such use or further disclosure to other companies for such use.

14.5 You have a right to inspect the personal data we hold about you; however, we will ask you to pay an inspection fee of £10. For further information, please contact Card Services.

14.6 If we discover that the information we hold about you is incorrect, we may have to suspend or cancel your Card until we can establish the correct information, in order to protect us both.

14.7 It is your responsibility to keep us updated of changes to your personal details, including email address. Failure to do so may result in us being unable to contact you regarding your Card, including the provision of refunds to which you might be entitled or to let you know about changes to the Terms and Conditions.

15. Complaints Procedure.

15.1 In the event you have a complaint about any aspect of the service provided to you by us, please contact Card Services by phone or in writing.

15.2 All complaints will be subject to the complaints procedure, which can be found on www.cashpassport.com or will be available on request.

15.3 Although we retain principal responsibility in dealing with and resolving any complaints received, complaints will be processed by Card Services for and on our behalf in accordance with the complaints procedure.

15.4 If we fail to resolve your complaint to your satisfaction, you may refer your complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR, United Kingdom; Telephone: 0800 023 4567 (calls to this number are normally free for people ringing from a "fixed line" phone – but charges may apply if you call from a mobile phone) or 0300 123 9 123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). These numbers may not be available from outside the UK – so please call +44 20 7964 0500 if you are phoning from abroad). Details of the service offered by the Financial Ombudsman Service are available at www.financial-ombudsman.org.uk

15.5 The Financial Services Compensation Scheme is not applicable for the Card. No other compensation schemes exist to cover losses claimed in connection with the Card. In the unlikely event that we become insolvent, the e-money on your Card may lose its value and become unusable, and accordingly you may lose your e-money.

16. General.

16.1 Any delay or failure to exercise any right or remedy under this Agreement by us shall not be construed as a waiver of that right or remedy or preclude its exercise at any subsequent time.

16.2 If any provision of this Agreement is deemed unenforceable or illegal, the remaining provisions will continue in full force and effect.

16.3 You may not assign or transfer any of your rights and/or benefits under this Agreement and you shall be the sole party to the contract between us. You will remain liable until all Cards issued to you are cancelled or have expired and all sums due under this Agreement have been paid by you in full. We

may assign our rights and benefits at any time without prior written notice to you. We may subcontract any of our obligations under this Agreement.

- 16.4 This Agreement and any disputes, which arise under it, shall be governed by English law and subject to the non-exclusive jurisdiction of the courts of England and Wales.
- 16.5 We will communicate with you in English. These Terms and Conditions are written and available in English only.

17. Contact Us.

If you have got a question, please phone Card Services on one of the telephone numbers provided in the 'Contact details' section of the User Guide or by writing to Card Services, Access Prepaid Worldwide Ltd, Access House, Cygnet Road, Peterborough, PE7 8FJ, United Kingdom.

For all your Cash Passport needs, visit
www.cashpassport.com

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CP10076/V4/1117